What is Claimed is:

1. A method of enabling a user to obtain fee-based content over a network comprising:

setting user-defined parameters to accept all fees below a predetermined amount;

displaying a first portion of content, from a content provider location, at a user location;

determining whether a second portion of content requires payment of a fee by the user;

displaying the second portion of content to the user when the fee for the second portion of content is accepted based on the user-defined parameters; and

accumulating a plurality of fees incurred by the user at a third party provider location,

wherein the third party provider pays the content provider the amount of the fees incurred by the user and the user makes payment to the third party provider on a periodic basis.

2. The method of Claim 1, further comprising prompting the user for acceptance of the fee when the fee for

the second portion of content exceeds the predetermined amount.

3. A system that enables a user to obtain fee-based content from a remote location comprising:

a client information appliance, adapted to receive user-defined parameters relating to acceptance of fees, the client information appliance adapted to retrieve content from a remote location and display that content to a user at the client information appliance;

a content provider appliance, adapted to provide content to one or more client information appliances,

wherein the client information appliance retrieves a portion of content from a remote location and determines whether additional content is desired such that if a fee for the additional content does not exceed a predetermined amount, the additional content is retrieved; and

a payment appliance, sponsored by a third party provider, the payment appliance adapted to accumulate fees incurred by the user and to remit payment to the content provider and the user pays the third party provider on a periodic basis.

4.   The system of Claim 3, wherein if the fee for
the additional content exceeds the predetermined amount, the
user is prompted to accept the fee, and if the user accepts,
the additional content is retrieved.

5.   A method for enabling a user to access content
over a network comprising:

establishing user-defined settings that
authorize payment of all fees that do not exceed a
predetermined amount;

requesting content from a content provider via
the network;

determining whether the content requires
payment of a fee by the user;

determining whether payment for the content
has been authorized by the user-defined settings, wherein if
the payment has been authorized, the user incurs a fee for
the content;

displaying the content to the user; and

accumulating, at a third party provider, a
plurality of fees,

wherein the third party provider pays the
content provider the amount of the accumulated fees.

6. The method of Claim 5 further comprising:

accumulating a plurality of fees incurred by a

user; and

the user making payment to the third party

provider on a periodic basis.

7. The method of Claim 5, further comprising

integrating the user-defined settings on a browser

application.

8. The method of Claim 5, further comprising

verifying, by the third party provider, the fees incurred by

the user.

9. The method of Clam 5, further comprising

setting the user-defined settings to accept fees for

requested content from particular content providers without

prompting the user.

10. The method of Claim 5, further comprising

setting the user-defined settings to accept a particular

quantity of fees within a particular time period.

11.   The method of Claim 5, further comprising setting the user-defined settings to accept individual fees that do not exceed a particular individual fee threshold.

12.   The method of Claim 5, further comprising setting the user-defined settings to accept accumulated fees that do not exceed a particular accumulated fee threshold.

13.   The method of Claim 5, further comprising collecting content from a plurality of content providers as a function of HTML or other tags of each content provider website.

14.   The method of Claim 5, further comprising establishing the user-defined settings to accept content from selected content providers.

15.   The method of Claim 5, further comprising displaying content from a content provider when an individual fee does not exceed an individual fee threshold and an accumulated fee does not exceed an accumulated fee threshold, without prompting the user.

16. The method of Claim 5, further comprising rejecting content from a content provider based on the type of content.

17. The method of Claim 5, further comprising:

displaying a prompt to a user when a fee exceeds the authorized amount; and

inputting either an acceptance or rejection of the fee by the user,

wherein if the user accepts the fee, the content is displayed and the user incurs a fee for the content.

18. The method of Claim 5, wherein the network is the Internet.

19. The method of Claim 5, further comprising inputting a user-defined password prior to requesting content from the content provider.

20. The method of Claim 5, further comprising generating an invoice as a function of fees incurred by a user.

21. The method of Claim 5, wherein the third party provider is an Internet Service Provider.

22. The method of Claim 5, wherein the third party provider is a financial institution.

23 The method of Claim 5, wherein the third party provider is a credit card company.

24. The method of Claim 5, further comprising transmitting a message from the third party provider to a user when accumulated fees exceed a predetermined amount.

25. The method of Claim 5, further comprising:

storing user account information at a remote location;

storing the user-defined settings at the remote location; and

enabling a user to access the user account information and user-defined settings from the remote location.

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26. The method of Claim 5, further comprising providing a connection from a user terminal to a third party provider terminal to enable the user to access their account from a terminal without a processing program associated with the browser.

27. The method of Claim 5, further comprising prompting the user to approve a fee for content that has not been authorized by the user.

28. The method of Claim 5, further comprising establishing a user credit account with the third party provider in which the accumulated fees incurred by the user are paid by the user to the third party provider on a periodic basis.

29. The method of Claim 5, further comprising establishing a user debit account with the third party provider in which the accumulated fees incurred by the user are deducted from a balance paid in advance to the third party provider by the user.

30. The method of Claim 5, further comprising:

paying fees, incurred by the user, to the

content provider in a first currency; and

paying fees to the third party provider in a

second currency.

31.   The method of Claim 5, wherein the third party

provider is another user.

32.   The method of Claim 29, further comprising

generating a signal indicative of a user account balance

being less than a predetermined amount.

33.   A system that enables a user to access fee-

based content from a remote location comprising:

a client information appliance, adapted to

receive user-defined settings regarding acceptance of fees,

the client information appliance adapted to retrieve content

to a user from a remote location;

a content provider appliance, sponsored by a

content provider, the content provider appliance adapted to

provide content to one or more client information appliances,

wherein the client information appliance

determines whether the retrieved content requires payment of

a fee and if so, determines whether the content has been pre-approved by user-defined settings; and

a payment appliance adapted to accumulate fees incurred by a user and to remit payment to the content provider based on the accumulated fees.

34. The system of Claim 33, wherein the user makes periodic payments to a third party.

35. The system of Claim 33, further comprising an Internet browser, that is integrated with the user-defined settings.

36. The system of Claim 33, wherein a third party verifies the fees incurred by the user.

37. The system of Claim 33, further comprising a memory medium that stores the user-defined settings that enables the user to automatically accept authorized fees.

38. The system of Claim 33, wherein the user-defined settings accept a preselected number of fees within a preselected period of time.

39. The system of Claim 33, wherein the user-defined settings accept of fees from selected content providers without prompting the user.

40. The system of Claim 33, wherein the client information appliance rejects content having a fee that exceeds a predetermined amount.

41. The system of Claim 33, wherein the client information appliance rejects content when an accumulated fee exceed a predetermined accumulated fee amount.

42. The system of Claim 33, wherein content is collected from a plurality of content providers as a function of HTML or other tags of each content provider website.

43. The system of Claim 33, wherein the client information appliance generates a prompt, that is displayed to the user, prior to acceptance of a fee that exceeds a predetermined threshold and the user determines whether the content is accessed.

44. The system of Claim 33, wherein the information appliance rejects content from a content provider based on the type of content.

45. The system of Claim 33, wherein the user inputs a password in order to accept the fee associated with particular content.

46. The system of Claim 33, wherein the network is the Internet.

47. The system of Claim 33, wherein the user provides the payment appliance with account information, which the payment appliance utilizes to collect payment for a user's accumulated fees.

48. The system of Claim 33, wherein the user pre-pays a pre-selected amount to the third party.

49. The system of Claim 33, wherein the payment appliance generates a signal indicative of a user account balance being less than a predetermined amount, and the client information appliance displays the signal.

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50. The system of Claim 33, wherein the payment appliance generates an invoice for each user appliance and transmits the invoice to an address designated by the user appliance.

51. The system of Claim 33, wherein the payment appliance is associated with a financial institution.

52. The system of Claim 33, wherein the payment appliance is a client information appliance.

53. The system of Claim 33, wherein the payment appliance is associated with an Internet Service Provider.

54. The system of Claim 33, wherein a user is able to access their user-account from a remote information appliance.

55. The system of Claim 33, wherein the client information appliance operates without a processing program associated with a browser.

56. The system of Claim 33, wherein user account information is stored at the payment appliance.

57. The system of Claim 33, wherein the payment appliance remits payment to the content provider in a first currency and the user remits payment to the third party in a second currency.

58. A method of providing payment of royalties for fee-based content over a network comprising:

selecting desired content data from a provider;

retrieving a first portion of the selected content data at a user location, the first portion of the selected content data provided without a fee;

determining whether a second portion of the selected content data is desired, the second portion of the selected content data having an associated fee,

wherein when the second portion of the selected content data is retrieved, the associated fee is calculated, a portion of which includes a royalty;

paying the royalty portion of the fee on a periodic basis; and

paying a content portion of the fee to the content provider on a periodic basis.

59.   The method of Claim 58, further comprising:

accumulating a plurality of royalty fees;

accumulating a plurality of content fees; and

transmitting payment, from a user, to a third party provider for the accumulated royalty fees and the accumulated content fees.

60.   The method according to Claim 58 further comprising, setting user-defined parameters that authorize retrieval of content data without prompting the user for acceptance of an associated fee.

61.   A system for providing payment of royalties comprising:

a client information appliance, adapted to retrieve content to a user from a remote location;

a content provider appliance, adapted to provide content from a content provider to one or more client information appliances,

wherein the client information appliance
retrieves a portion of content from a remote location and
determines whether additional content is desired and if so
retrieves the additional content; and

a payment appliance, adapted to accumulate
fees incurred by a user and to remit payment to the content
provider and to remit a royalty payment.

62.   The system of Claim 61, wherein the client
information appliance receives user-defined parameters that
determine content data that is retrieved without prompting
the user.

63.   A method for enabling a user to access content
data and purchase items and/or services over a network
comprising:

pre-authorizing a first amount for payment of
content data by inputting user-defined parameters;

pre-authorizing a second amount for payment of
items and/or services by the user-defined parameters;

retrieving content from a content provider, to a
user location, via the network;

determining whether payment for the content has been pre-authorized by the user-defined parameters, wherein if the content has been pre-authorized, the user incurs a fee for the content;

displaying content data to the user, the content data including one or more items and/or services;

accumulating a one or more content-related fees incurred by the user at a third party provider;

selecting an item and/or service that has an associated fee; and

determining whether payment for the item and/or service has been pre-authorized by the user-defined parameters, wherein if payment for the item and/or service has been pre-authorized, the user incurs an associated fee,

wherein the third party provider pays the content provider the amount of the accumulated fees and the user makes payment to the third party provider.

64. The method according to Claim 63, wherein the user authorizes a first predetermined amount for content data and a second predetermined amount for items and/or services.

65. The method of Claim 63, further comprising:

prompting the user to authorize a fee that
exceeds the pre-authorized amount for content data; and

prompting the user to authorize a fee that
exceeds the pre-authorized amount for items and/or services.

66. A system for enabling a user to access content
data and purchase items and/or services over a network
comprising:

a client information appliance adapted to
receive inputs that pre-authorize a first amount for payment
of content data, and receives inputs that pre-authorize a
second amount for payment of items and/or services, the
client information appliance adapted to retrieve data from a
remote location and determine a fee associated with the
content and items,

wherein the user selects content, and if the
fee for the selected content does not exceed the pre-
authorized first amount, the content is displayed at the
client information appliance without prompting the user and

wherein the user selects items and/or
services, and it the fee for the selected items and/or
services does not exceed the pre-authorized first amount, the

items and/or services are purchased without prompting the
user;

a payment appliance, sponsored by a third
party provider, that accumulates fees associated with content
and items and/or services incurred by a user and remits
payment to a provider of the content and items and/or
services.

67. The system of Claim 66 wherein the user pays
the third party provider on a periodic basis.